



General Assembly

February Session, 2008

Raised Bill No. 5696

LCO No. 2244

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Referred to Committee on Insurance and Real Estate

Introduced by:
(INS)

***AN ACT REQUIRING INSURANCE COVERAGE FOR AUTISM
SPECTRUM DISORDER THERAPIES.***

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. Subsection (a) of section 38a-514 of the 2008 supplement
2 to the general statutes is repealed and the following is substituted in
3 lieu thereof (*Effective January 1, 2009*):

4 (a) Except as provided in subsection (j) of this section, each group
5 health insurance policy, providing coverage of the type specified in
6 subdivisions (1), (2), (4), (11) and (12) of section 38a-469, delivered,
7 issued for delivery, renewed, amended or continued in this state on or
8 after January 1, 2000, shall provide benefits for the diagnosis and
9 treatment of mental or nervous conditions. For the purposes of this
10 section, "mental or nervous conditions" means mental disorders, as
11 defined in the most recent edition of the American Psychiatric
12 Association's "Diagnostic and Statistical Manual of Mental Disorders".
13 "Mental or nervous conditions" does not include (1) mental
14 retardation, (2) learning disorders, (3) motor skills disorders, (4)
15 communication disorders, (5) pervasive developmental disorders, (6)
16 caffeine-related disorders, [(6)] (7) relational problems, and [(7)] (8)

17 additional conditions that may be a focus of clinical attention, that are
18 not otherwise defined as mental disorders in the most recent edition of
19 the American Psychiatric Association's "Diagnostic and Statistical
20 Manual of Mental Disorders".

21 Sec. 2. (NEW) (*Effective January 1, 2009*) (a) Each individual health
22 insurance policy providing coverage of the type specified in
23 subdivisions (1), (2), (4), (11) and (12) of section 38a-469 of the general
24 statutes that is delivered, issued for delivery, renewed, amended or
25 continued in this state on or after January 1, 2009, shall provide
26 coverage for the treatment of pervasive developmental disorders, as
27 defined in the most recent edition of the American Psychiatric
28 Association's "Diagnostic and Statistical Manual of Mental Disorders".
29 Such treatments shall include, but not be limited to, psychiatric care,
30 psychological care, therapeutic care, habilitation care based on the
31 principles of Applied Behavioral Analysis, such as occupational,
32 physical and speech therapies and medications prescribed by a
33 physician. Such policy shall provide such coverage until the eligible
34 individual's twenty-sixth birthday.

35 (b) Coverage afforded under this section shall comply with the
36 Mental Health Parity Act of 1996 (P.L. 104-204) (MHPA), as amended
37 from time to time, and shall be subject to all copayments, deductibles
38 and coinsurance as required by the applicable policy.

39 Sec. 3. (NEW) (*Effective January 1, 2009*) (a) Each group health
40 insurance policy providing coverage of the type specified in
41 subdivisions (1), (2), (4), (11) and (12) of section 38a-469 of the general
42 statutes that is delivered, issued for delivery, renewed, amended or
43 continued in this state on or after January 1, 2009, shall provide
44 coverage for the treatment of pervasive developmental disorders, as
45 defined in the most recent edition of the American Psychiatric
46 Association's "Diagnostic and Statistical Manual of Mental Disorders".
47 Such treatments shall include, but not be limited to, psychiatric care,
48 psychological care, therapeutic care, habilitation care based on the

49 principles of Applied Behavioral Analysis, such as occupational,
50 physical and speech therapies and medications prescribed by a
51 physician. Such policy shall provide such coverage until the eligible
52 individual's twenty-sixth birthday.

53 (b) Coverage afforded under this section shall comply with the
54 Mental Health Parity Act of 1996 (P.L. 104-204) (MHPA), as amended
55 from time to time, and shall be subject to all copayments, deductibles
56 and coinsurance as required by the applicable policy.

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>January 1, 2009</i>	38a-514(a)
Sec. 2	<i>January 1, 2009</i>	New section
Sec. 3	<i>January 1, 2009</i>	New section

Statement of Purpose:

To provide insurance coverage for autism spectrum disorder therapies.

[Proposed deletions are enclosed in brackets. Proposed additions are indicated by underline, except that when the entire text of a bill or resolution or a section of a bill or resolution is new, it is not underlined.]